

Can I use more than one option for getting prescriptions filled?

Yes. You may obtain prescription drugs from any of the four pharmacies, at any time. For example, you may normally use the military hospital pharmacy for a certain prescription, but choose to fill another through the National Mail Order Pharmacy. For your protection, there is a system in place among network retail pharmacies, NMOP, and most MTF pharmacies to cross-check your prescriptions to help limit the potential for adverse drug reactions. This protection is not available in non-network pharmacies.

What if I have prescription drug coverage through another policy?

If you have prescription drug coverage by another health insurance plan, you cannot use the mail order program unless the medication is not covered under your other plan, or if you exceed the dollar limit of coverage under that other plan. Call Merck-Medco for specific instructions at 1-800-903-4680. When using a retail pharmacy, your other policy must be used first to cover any costs. You might be eligible for full or partial reimbursement from TRICARE for any uncovered out-of-pocket costs.

Want more information?

For any other questions about this program, you may:

- access the TRICARE Management Activity Web site at www.tricare.osd.mil
- call our Toll-Free Help Line at 1-877-DOD-MEDS (1-877-363-6337), or
- contact your local TRICARE service center

DEPARTMENT OF DEFENSE

TRICARE Senior Pharmacy Program



Toll-Free Help Line:
1-877-DOD-MEDS
 (1-877-363-6337)

Mon. – Fri. 7 a.m. to 11 p.m.
 Sat. 9 a.m. to 5 p.m.
 Eastern Time



TRICARE SENIOR PHARMACY



Introducing ... the TRICARE Senior Pharmacy Program

Beginning April 1, 2001, uniformed services beneficiaries 65 years of age and over will have one of the best pharmacy benefits available in the United States to older Americans. The TRICARE Senior Pharmacy Program, provided by the 2001 National Defense Authorization Act, authorizes eligible beneficiaries to obtain low-cost prescription medications from the National Mail Order Pharmacy (NMOP) and TRICARE network and non-network civilian pharmacies. Beneficiaries may also continue to use military hospital and clinic pharmacies. The TRICARE Senior Pharmacy Program replaces the Base Realignment and Closure pharmacy benefit and the Pharmacy Redesign Pilot Program with a very robust benefit. Please read through this brochure to learn how the program works and how each option saves you money on prescription medications.

Eligibility Requirements and Medicare Part B

This pharmacy program is open to uniformed services beneficiaries age 65 and over. However, you must be registered in the Defense Enrollment Eligibility Reporting System (DEERS), and the new benefits may require you to be enrolled in Medicare Part B. Beneficiaries who will be 65 before April 1, 2001, do NOT have to enroll in Medicare Part B. Those who turn 65 on or after April 1, 2001, MUST be enrolled in Medicare Part B in order to use the mail order and retail pharmacy benefits. The Department of Defense encourages everyone to carefully consider enrollment in Medicare Part B so they will have comprehensive health care and will be eligible to take advantage of other TRICARE health benefits that will begin October 1, 2001.

Filling Your Prescriptions

You can use military treatment facilities (MTF) pharmacies, NMOP and Retail Pharmacies.

Military Treatment Facility Pharmacy

You can continue to get available medications at no charge through military treatment facility pharmacies. Simply present your written prescription to the pharmacist, or follow procedures established by your MTF.



Prescriptions by Mail

For prescriptions you take regularly, such as medication to reduce blood pressure, or to lower cholesterol or treat

diabetes, a convenient TRICARE Senior Pharmacy option is the National Mail Order Pharmacy (NMOP). Through this program, you simply mail your health care provider’s written prescription along with your payment, and you can receive up to a 90-day supply of most medications. (For some medications there are applicable quantity limits). After the military treatment facility, NMOP is the least expensive option for both you and the government. To fill your prescriptions, you will also need to register with the NMOP by completing and sending in a registration form, which you can obtain by calling toll free, 1-800-903-4680. In addition, you must ensure that the Defense Enrollment Eligibility Reporting System (DEERS) has your current address. To update your address in DEERS, call 1-800-538-9552 (for California, 1-800-334-4162; for Alaska and Hawaii, 1-800-527-5602), or visit our Web site at <https://www.tricare.osd.mil/DEERSAddress/>

Prescription drugs purchased through NMOP are only \$3 for up to a 90-day supply of generic medications, or \$9 for up to a 90-day supply of brand name medications. Credit card payment is encouraged and is one of the easiest ways to pay for prescriptions obtained through NMOP.

For additional information, or to download registration forms, please visit the Web site at www.merckmedco.com or call Merck-Medco member services, toll free, at 1-800-903-4680.

TRICARE Network Pharmacies

The TRICARE network pharmacies are retail pharmacies that have contracted with TRICARE to serve its beneficiaries. If you need a prescription filled immediately, such as an antibiotic or a pain medication, visit one of these approved network pharmacies. You can receive up to a 30-day supply of medication at a time for each prescription. You pay only \$9 for a 30-day supply of brand-name prescription drugs, and \$3 for a 30-day supply of generic prescription drugs — more than with NMOP, but far below the retail price. Simply present the pharmacist with your written prescription and military ID card.

For a list of TRICARE network pharmacies in your area, contact the TRICARE service center nearest you or visit the Web site at www.tricare.osd.mil/pharmacy/retail_network.htm

Non-Network Pharmacies

Non-network retail pharmacies are the most expensive option. Eligible beneficiaries usually receive reimbursement of 80% of the full retail price for medications, after you have met the TRICARE annual deductible amount (\$150 per individual, \$300 per family). In most cases, you must pay the full retail price at the pharmacy and then file a claim for appropriate reimbursement. The reimbursement form is called the *CHAMPUS Claim: Patient’s Request for Medical Payment* (OMB No. 0720-0006). The form is available from a health benefits advisor at a military treatment facility, or by mail from TRICARE Management Activity, 16401 E. Centretch Parkway, Aurora, Colorado 80011-9043. For additional information on filing claims, visit www.tricare.osd.mil/claims/

The following chart shows an example of the costs for the same medication using each of the four options. This example uses the co-pay amount for brand name drugs. The savings will be even greater for generic drugs.

Annual Out-of-Pocket Cost Comparison				
	MTF	NMOP	Network (Retail)	Non-Network
Example	Four 90-day Prescriptions	Four 90-day Prescriptions at \$9 each	Twelve 30-day Prescriptions at \$9 each	20% of total charges (after deductible is met)
Brand name cholesterol medication	\$0	\$36	\$108	\$275

Frequently Asked Questions

Is there an enrollment fee?

There is no enrollment fee for this new program.

What about co-pays or cost shares?

Co-payments or cost shares vary with each option and type of drug (brand name or generic brand). See the chart to the right. Note that the National Mail Order Pharmacy provides three times the value, with up to a 90-day supply, versus the retail network with up to a 30-day supply of medication.

DoD policy requires the use of generics when available, unless your provider justifies the brand name product as being medically necessary. Brand name products made by only one manufacturer for which no generic alternatives are available can be obtained at the Brand Name drug co-pay.

When can I begin using this program?

April 1, 2001

Your Costs		
Place of Service	Generic Drugs	Brand Name Drugs
Military Treatment Facility	\$0	\$0
National Mail Order Pharmacy (up to a 90-day supply)	\$3	\$9
TRICARE Retail Networks (up to a 30-day supply)	\$3	\$9
Non-Network Pharmacies	\$9 or 20% of total cost (whichever is greater). TRICARE deductibles apply (\$150 per person/\$300 per family)	